

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Tiffany Lashune Skinner, Debtor**

**Case No. 23-01631-JAW  
CHAPTER 13**

**NOTICE**

Debtor has filed papers with the court to Modify their Chapter 13 Bankruptcy Plan.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to amend the Plan, or if you want the court to consider your views on the Motion, then on or before 30 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk  
U.S. Bankruptcy Court  
Thad Cochran U.S. Courthouse  
501 E. Court St., Suite 2.300  
Jackson, MS 39201

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date state above.

You must also mail a copy to the debtors' attorney:

The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief, which shall sustain this Motion to Modify Plan.

Date: July 10, 2025

Signature: /s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)  
Jennifer Ann Curry Calvillo (MSBN 104367)  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236

**IN THE UNITED STATES BANKRUPTCY COURT  
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**IN RE: Tiffany Lashune Skinner, Debtor**

**Case No. 23-01631-JAW  
CHAPTER 13**

**MOTION TO MODIFY BANKRUPTCY PLAN**

COMES NOW, Debtor, by and through counsel, and moves this Court to modify their Chapter 13 plan, and in support thereof, would show the Court as follows:

1. Debtor commenced this case on 07/17/2023 by filing a voluntary petition for relief under Chapter 13 of Title 11 of the United States Bankruptcy Code.
2. The transmission in Debtor's 2014 Jeep Compass has gone out.
3. Debtor wishes to surrender the Vehicle to the Creditor, Credit Acceptance Corporation.
4. Debtor wishes for Trustee to cease ongoing payments to Credit Acceptance Corporation's secured claim. Credit Acceptance Corporation should be allowed to file a deficiency claim upon the sale of the vehicle.
5. A Supplemental Schedule I and J (Dk #47) has been filed evidencing debtor's current income and expenses.
6. Debtor wishes for the Trustee to adjust the plan payment to the amount necessary to cease ongoing distributions to Credit Acceptance Corporation and to continue to pay the priority and secured claims as ordered in the confirmed Plan.
7. Debtor wishes for the Trustee to cure any deficiency, if one exists, and adjust the wage order as needed.

WHEREFORE, Debtor prays that their Bankruptcy Plan be modified to reflect the above-mentioned changes and for such additional or alternative relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MS Bar No. 103469)

Of Counsel:

Thomas C. Rollins, Jr.

Jennifer Ann Curry Calvillo

The Rollins Law Firm, PLLC

P.O Box 13767, Jackson, MS 39236

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., do hereby certify that a true and correct copy of the above and foregoing Notice and Motion to Modify Plan was forwarded on July 10, 2025, to:

By USPS First Class Mail, Postage Prepaid:

Credit Acceptance Corporation  
25505 W. 12 Mile Road, Ste. 3000  
Southfield, MI 48034

By Electronic CM/ECF Notice:

Chapter 13 Case Trustee

U.S. Trustee

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr.

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

Tiffany Lashune Skinner

CASE NO: 23-01631-JAW

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13

On 7/10/2025, I did cause a copy of the following documents, described below,  
Notice and Motion to Modify

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 7/10/2025

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr. 103469

The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401  
601 500 5533  
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

Tiffany Lashune Skinner

CASE NO: 23-01631-JAW

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

On 7/10/2025, a copy of the following documents, described below,  
Notice and Motion to Modify

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 7/10/2025



Miles Wood  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

FIRST CLASS

CREDIT ACCEPTANCE CORPORATION  
25505 W. 12 MILE ROAD, STE. 3000  
SOUTHFIELD MI 48034